

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAY A. THWAITE  
CONSTANCE V. THWAITE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-21682

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/29/2018 and confirmed on 6/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,527.98
Less Refunds to Debtor	1,394.02	
TOTAL AMOUNT OF PLAN FUND		73,133.96

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,870.83	
Trustee Fee	3,390.49	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,261.32

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOWD POINT MORTGAGE TRUST 2020-4 Acct: 1250	0.00	38,166.31	0.00	38,166.31
	TOWD POINT MORTGAGE TRUST 2020-4 Acct: 1250	31.26	31.26	0.00	31.26
	ALLY BANK(*) Acct: 6512	0.00	16,609.80	0.00	16,609.80
					54,807.37

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	JAY A. THWAITE Acct:	0.00	0.00	0.00	0.00
	JAY A. THWAITE Acct:	1,394.02	1,394.02	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX8/22	2,173.83	2,173.83	0.00	0.00
	BRYAN P KEENAN ESQ Acct:	3,697.00	3,697.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0781	612.67	612.67	0.00	612.67
					612.67

Unsecured					
	JPMORGAN CHASE BANK NA Acct: 9841	0.00	0.00	0.00	0.00
	UPMC PHYSICIAN SERVICES Acct: 3211	1,176.54	254.12	0.00	254.12
	DOMINION NATIONAL (FORMERLY DOMIN Acct: 6263	0.00	0.00	0.00	0.00
	FINANCIAL DATA SYSTEMS Acct: 6551	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE*	18,218.69	3,934.98	0.00	3,934.98

18-21682

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0781				
	CAPITAL ONE NA**	656.07	141.70	0.00	141.70
	Acct: 8132				
	MIDLAND FUNDING LLC	2,398.93	518.13	0.00	518.13
	Acct: 4474				
	PNC BANK NA	7,674.30	1,657.54	0.00	1,657.54
	Acct: 7829				
	QUEST DIAGNOSTICS INC	0.00	0.00	0.00	0.00
	Acct: 4622				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 5743				
	SOUTH HILLS ENT ASSOC++	0.00	0.00	0.00	0.00
	Acct: 1834				
	ST CLAIR PROFESSIONAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 8384				
	ST CLAIR PROFESSIONAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 1962				
	ST CLAIR PROFESSIONAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 6628				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2171				
	UPMC HEALTH SERVICES	5,454.07	1,178.00	0.00	1,178.00
	Acct: 3211				
	UPMC COMMUNITY MEDICINE	0.00	0.00	0.00	0.00
	Acct: 9114				
	UPMC HEALTH PLAN	0.00	0.00	0.00	0.00
	Acct: 2322				
	WELLS FARGO BANK NA	3,556.38	768.13	0.00	768.13
	Acct: 2138				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct:				
	CBCS	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
					8,452.60
TOTAL PAID TO CREDITORS					63,872.64

18-21682

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	612.67
SECURED	31.26
UNSECURED	39,134.98

Date: 07/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAY A. THWAITE  
 CONSTANCE V. THWAITE  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.

No Repondents.

Case No.:18-21682

Chapter 13

Document No.:

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Jay A. Thwaite  
Constance V. Thwaite  
Debtors

Case No. 18-21682-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 27, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db	+ Jay A. Thwaite, 504 Olde Town Drive, Sanford, NC 27330-6937
jdb	+ Constance V. Thwaite, 504 Olde Town Drive, Sanford, NC 27330-6937
cr	WELLS FARGO BANK, N.A., Wells Fargo Servicing Center, MAC Q2132-023 PO Box 94423, Albuquerque, NM 87199
14822548	+ CBCS, Re: UPMC Community Medicine, PO Box 2724, Columbus, OH 43216-2724
14822550	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, Re: St Clair Hospital, Suite 109, PO Box 13446, Pittsburgh, PA 15243
14822552	+ Dominion Dental Services, Inc, 115 South Union Street, Suite 300, Alexandria, VA 22314-3362
14822555	+ JP Morgan Chase Bank, NA, 2901 Kinwset Parkway, Irving, TX 75063-5815
14822558	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14822559	+ Quest Diagnostics, 875 Greentree Road, Pittsburgh, PA 15220-3508
14822561	+ South Hills ENT Association, 2000 Oxford Drive Ste 201, Bethel Park, PA 15102-1841
14822562	St Clair Professional Services, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873
14822567	UPMC Health Plan, P.O Box 37184, Pittsburgh, PA 15250-7842
14822568	Wells Fargo Bank N.A., PO Box 522, Des Moines, IA 50306-0522

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 27 2023 23:39:31	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jul 27 2023 23:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 23:39:51	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 27 2023 23:28:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14822546	+ Email/Text: legal@arsnational.com	Jul 27 2023 23:27:00	ARS National Services Inc, re: Chase, P.O. Box 469046, Escondido, CA 92046-9046
14824619	Email/Text: ally@ebn.phinsolutions.com	Jul 27 2023 23:27:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14822545	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2023 23:27:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14822547	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 23:50:19	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14854164	Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 23:39:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 27, 2023

Form ID: pdf900

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14822551	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 27 2023 23:28:00	Credit Management Co, Re: UPMC Physician Services, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14822553	Email/Text: takiera@fdscredit.com	Jul 27 2023 23:27:00	Financial Data Systems, Attn: Managing Officer/Agent, Re: Bowling Green Associates Pathology, 1638 Military Cutoff Rd, Wilmington, NC 28403
14822554	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 27 2023 23:27:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14822549	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 23:39:34	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14886083	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 23:39:50	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822556	+ Email/Text: PBNCNotifications@perituservices.com	Jul 27 2023 23:27:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14822557	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 23:28:00	Midland Funding LLC, c/o Midland Credit Mgmt, 2365 Northside Drive , Suite 300, San Diego, CA 92108-2710
14864431	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2023 23:27:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14877331	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2023 23:27:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14822560	Email/Text: PFS.Analyst@stclair.org	Jul 27 2023 23:28:00	Saint Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14822563	Email/Text: PFS.Analyst@stclair.org	Jul 27 2023 23:28:00	St. Clair Hospital, 1000 Bower Hill Rd., Pittsburgh, PA 15243-1899
14822564	Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 23:25:22	Synchrony Bank/JC Penny, Attn: Bankruptcy Dept., PO Box 96008, Orlando, FL 32896-5061
15314310	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 27 2023 23:28:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14822565	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 27 2023 23:28:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14822566	Email/Text: BNCnotices@dcmservices.com	Jul 27 2023 23:27:00	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14869106	Email/Text: BNCnotices@dcmservices.com	Jul 27 2023 23:27:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14869057	Email/Text: BNCnotices@dcmservices.com	Jul 27 2023 23:27:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14825524	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 23:25:22	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2020-4, U.S. Bank Nation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 27, 2023

Form ID: pdf900

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Constance V. Thwaite keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Jay A. Thwaite keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7